

Keynote Speech

Sonoma County Housing Coalition • Leadership Breakfast • Affordable Housing Week • Los Robles Lodge • May 12, 2003

***• Cathy E. Creswell, Deputy Director,
Division of Housing Policy Development •***

Welcome, I commend all of you for your leadership and commitment to your county and the region. Your presence here, in such great numbers, is evidence of the great potential for Sonoma County. I am also pleased to represent the State today and to express our commitment to work in partnership with all of you in building a bright future.

This event marks the beginning of a weeklong celebration of the tremendous strides being made in the County to address Sonoma's serious housing needs. Events will also focus on exploring new options and opportunities. As you begin, I want to ask you to take a moment to think about one or two of your fondest childhood memories.

If you are like most people who respond to this question, your answers most typically involved your home. Precious memories of sitting around the kitchen table, blowing out birthday candles; rushing home after school to retreat to the security of your bedroom, Thanksgiving celebrations with extended family; building tents in the backyard.

Some of our most profound memories come from our homes, providing a sense of security and comfort. These memories and moments also define who we are as people.

Now, take a moment to think about the memories of children who grew up ill housed or worse. These children have memories of:

- coming home to a place that provides *no refuge*
- Children *living in overcrowded conditions*: their bedroom might be a living room shared with siblings. In California, over a million children live in overcrowded conditions. In Sonoma County 10 percent of renter households live in severely overcrowded conditions
- *Instead of Security*: these children come home to unsafe home--- over 15 percent housing in California is substandard, implications for health (lead based paint, etc.)

Keynote Speech

Page 2

- *Instead of Stability:* these children frequently don't have one place to call home for long. Parents must continue to move in search of affordable rent. In Sonoma County the housing wage is \$21.65 ---- 320 percent above minimum wage
- Instead of family support and comfort: these children's parents have to work 130 hours week to afford average rent of 2-bedroom apartment. These parents aren't home to help with homework, go to ball games, or provide comfort for skinned knee or broken heart. Median priced home in Sonoma County is between \$340,000 - \$409,000 pricing too many families out of homeownership, pushing into longer and longer commutes to find affordable housing.

I mention this because our common sense of home is a bond we all share. Our sense of home is fundamental to defining who we are. Yet this is too often overlooked. T.S. Elliot said, "HOME IS WHERE WE START FROM." Who we are, the quality of our lives and our ability to contribute to the greater community is shaped by that beginning.

This critical beginning and the role of home in defining us is too often ignored in the policy debates over housing. The public policy debate most often focuses on how much housing do we need, who is going to pay for it, what kind of impacts can we expect?

While these are critical questions, that we must answer, our public policy framework for responding should also include an understanding of the heart of the issue. We must examine and remember the true value of homes in shaping who we are and what we can be.

Now, you have asked me to share with you ideas and opportunities for strengthening Sonoma County's response to its affordable housing crisis:

Keynote Speech

Page 3

Perception that State resources are gone, because of state budget crisis. However, most state housing resources are not dependant on state general fund: Prop. 46, CalHFA, TCAC, and CDLAC. In addition, there are other financing resources worth exploring. They include:

- ensure Federal government maintain historic role in providing housing resources –economic stimulus package
- continue/expand efforts to improve effective and timely use of RDA funds. To extend timelines increase % set aside for affordable housing 20-30 percent. Some communities already do
- maintain and strengthen private sector pipeline of housing capital through federal community reinvestment act. Ensure lenders living up to requirements---local govts can form partnerships. San Diego area many local govts use their deposits as reward for innovative lenders.
- Look at private lenders to support and expand housing finance products: LEM, EEM, credit enhancement programs.
- Need to look at taping into underutilized resources---expanded investment of pension funds for housing.
- Explore non tradition funding resources---MTC
- Consider Employer Assisted Housing Strategies, including Silicon Valley and other local housing trust funds, new college housing finance mechanisms.
- Lastly at time of reduced resources maximize funding by ensuring better link between housing finance and land use. Higher densities reduce amount of subsidy needed.

Non-Funding Resources:

Fundamental decisions about supply and affordability of housing made at local level through zoning and land use. Time to plan and plan well is now.

- Ensure adequate supply of appropriately zoned land
- Review zoning standards to ensure allow and promote diverse housing types
- Update zoning and land use standards to ensure allow and promote mixed-use, TOD, compact development,

Keynote Speech

Page 4

- Update codes and development standards -- flexible enough -- shared parking for mixed-use, do building codes allow adaptive reuse of existing buildings.
- Increase development certainty:
 - zone land for multifamily use without requirement for CUP
 - ensure design standards are clear, objective and builder knows upfront what is expected
 - Implement minimum densities
 - Use CEQA exemption for Infill
 - Relegate more permitting process to administrative decisions
- Look for new and creative ways to address construction defect and defect litigation issues.
- Develop strategies/campaign to educate about value and benefits of adequate housing supply, and who needs it. Work to dispel myths about affordable housing. Develop support for affordable housing projects during project application stage.
- Use broad interest in smart growth to build coalition for adequate, affordable housing supply as tool to grow smarter while reducing traffic congestion and preserving natural and agricultural resources.

Finally, I want to leave you with a thought from a book by Professor Clare Cooper Marcus:

“A good home can protect, heal and restore us. A good home expresses who we are now, and over time can help us become who we are meant to be.”

The work you begin today can help make sure that every child in Sonoma County starts from a place, a home that lays the foundation for a lifetime of health, happiness and contribution. That there memories of home will strengthen and sustaining them. There is no more important work than what you begin today. I commend you for your efforts and pledge our support.

#